



AGING & DISABILITY RESOURCE CENTER

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As of January 1, 2014, the BadgerCare+ Core plan will be ending!

Press Release from Denise Grossman, Elder Benefit Specialist

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Are you enrolled in BadgerCare Plus (+) Core or on the program waiting list? If you are, there are some big changes coming in January. The good news is even though BadgerCare+ Core is going away, you will be able to obtain health insurance starting January 1, 2014, through a different BadgerCare+ program — BadgerCare+ Standard — or through the new Affordable Care Act (ACA) Health Care Exchange, also known as the Marketplace.

If you are currently enrolled in BadgerCare+ Core and your household income is **at or below** 100% of the federal poverty level (FPL) — currently \$957.50 per month for a single person and \$1292.50 per month for a couple — you will be automatically enrolled in the BadgerCare+ Standard Plan.

If you are currently enrolled in BadgerCare+ Core and your income is **above** 100% of the FPL, you will not be eligible for the BadgerCare+ Standard Plan but you will be eligible for a private insurance plan through the new insurance Marketplace. There are premium tax credits and reduced cost-sharing available through the Marketplace that can make this insurance more affordable. You can apply for this assistance through the Marketplace.

If you are currently on the BadgerCare+ Core *waiting list* (and a lot of you are — there are over 150,000 on the waiting list as of August 2013) and your income is **at or below** 100% of the FPL, you will be eligible for the BadgerCare+ Standard Plan. However, *there is no automatic enrollment for wait-listed members* eligible for the Standard Plan as there is for current BadgerCare+ Core members. *Wait-listed members* eligible for the Standard plan *must enroll themselves*. If you are currently on the BadgerCare+ Core *waiting list* and your income is **above** 100% of the FPL, you will not be eligible for the BadgerCare+ Standard Plan, but you will be eligible for a private insurance plan through the new insurance Marketplace.

Due to this upcoming change, if you are currently enrolled in BadgerCare+ Core and are scheduled for renewal on or after September 28, 2013, you will not need to pay the \$60 processing fee or complete a Health Needs Assessment. (Current policy requires a BadgerCare+ Core plan member to pay an annual \$60 processing fee and to complete a mandatory Health Needs Assessment before his or her annual renewal can be processed.)

The BadgerCare+ Core plan *waiting list* will also be discontinued as of September 28, 2013. The Wisconsin Department of Health Services will be sending out letters to ALL BadgerCare+ Core enrollees and waiting list members in September 2013 informing them the Core plan is ending and announcing the availability of the BadgerCare Standard plan (for those at or below 100% of the FPL) and private insurance through the healthcare exchanges (for those above 100% of the FPL).

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